

**HOUSEHOLD FINANCIAL SERVICES  
961 WEIGEL DRIVE  
ELMHURST, IL 60126**

Ex. 39

DECEMBER 14, 2000

GEORGE MCCARLEY

211 CHESTNUT  
ROANOKE, AL 36274

Dear GEORGE MCCARLEY

Thank you for allowing Household Financial Services to assist you with your financial needs. Once you have received confirmation from our office of a closing date for your loan, it will be necessary for you to contact the company which services your home owners insurance policy to obtain an endorsement/binder.

The following language should be inserted naming Household Financial Services as mortgagee:

**HFS-CPI  
Its Successors and/or Assigns  
P.O. Box 1288  
Elmhurst, IL 60126**

If you have a full replacement clause in your policy, this will be sufficient. If not, please make sure the policy covers the balance on your present mortgage plus the amount of your new loan.

The beginning date of coverage should be on or before the closing date. The expiration date of the binder should be written for a minimum of 30 days.

If you have any questions, please feel free to call us at 1-800-636-1442.

Sincerely,

JASON BRAUHN

Processing Department

X910

LOAN ID: 0050028886

Scam!